

month, the surviving spouse or family members must send back the Social Security check for that month.

This is an unfair and heartless rule.

When a loved one dies, there are expenses that the family must take care of:

There are final bills to pay. There are utility bills that need to be paid. There is rent or a mortgage that must be taken care of, and oftentimes, there are final health expenses.

Companies will not cancel these bills for that final month of life. These expenses must still be paid. So why is Social Security telling the family that the final month of Social Security income must be returned? This money is needed for these expenses.

My bill corrects this unfair rule in a simple and straightforward way:

It says that if you die after the 15th of the month, your surviving spouse or the family estate will get the Social Security check for that full month.

Mr. Speaker, I urge my colleagues to join me and support the Social Security Benefits Protection Act.

#### INTRODUCTION OF THE DEPOSIT INSURANCE FUNDS MERGER ACT OF 2000

**HON. JOHN J. LaFALCE**

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Thursday, March 9, 2000*

Mr. LaFALCE. Mr. Speaker, today I join my colleagues, the Chair of the Financial Institutions Subcommittee of the Banking Committee, MARGE ROUKEMA, in introducing the Deposit Insurance Funds Merger Act of 2000. I would like to thank Congresswoman ROUKEMA for her leadership in putting forward this timely legislation.

I believe the merger of the Bank Insurance Fund (BIF) and Savings Association Insurance Fund (SAIF) is a matter of substantial public policy importance that should be addressed on its independent merits. A merger of the BIF and SAIF would clearly benefit the deposit insurance system by creating a single, more diversified fund that is less vulnerable to regional economic problems. In addition, a merger of the funds would more accurately reflect the reality of today's financial services industry, in which 46 percent of the SAIF deposits are held by commercial banks and FDIC-regulated state savings banks. In fact, the funds have lost their independent identities, and we should rationalize their structure. Both industries should support the change as bringing needed rationality and stability to the deposit insurance funds.

The merger of the funds is an issue that I therefore believe merits independent consideration and Congressional action in the near term.

I look forward to working closely with my colleagues on this very critical issue.

TRIBUTE TO LEE KANON ALPERT

**HON. HOWARD L. BERMAN**

OF CALIFORNIA

**HON. BRAD SHERMAN**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, March 9, 2000*

Mr. BERMAN. Mr. Speaker, my colleague, Mr. SHERMAN, and I, today pay tribute to Lee Kanon Alpert, who has been selected to receive this year's prestigious Fernando Award for outstanding volunteerism. He will be honored Friday March 10, 2000 at the 41st Annual Special Recognition Dinner by the Board of Directors of the Fernando Award Foundation and his name will be placed alongside previous winners at the base of the magnificent bronze statue of "Fernando" which stands in the San Fernando Valley Civic Center.

The Fernando Award was created to honor individuals who have exemplified leadership, volunteerism and dedication. It is recognized as the leading award for civic accomplishment in the San Fernando Valley. The process by which selection is made each year includes extensive participation by community organizations and community leaders. This year that process has yielded a particularly worthy recipient.

Lee has been a practicing attorney for over 28 years. In his distinguished legal career, he has developed expertise in numerous areas of the law, including administrative and governmental relations, arbitration and mediation, family law and real estate transactions. Despite his extensive professional responsibilities, he has taken an active role in the community, serving on numerous boards and commissions, providing public commentary on radio and television programs, writing articles and editorials for legal and news publications and assuming leadership roles within a variety of civic organizations.

Lee Alpert currently serves as President of the Los Angeles City Board of Building and Safety Commission and is outgoing president of the California State University Northridge, Advisory Board. He is the current co-chair of the California State Assembly Business Advisory Commission which provides counsel to Assembly member Robert Hertzberg. He has previously served as the co-chair of the California State Senate Small Business Advisory Commission. Since 1993 he has chaired the Governing Board of Directors of the Encino—Tarzana Regional Medical Centers (Hospitals) Joint Venture between American Medical International (AMI) and Health Trust, Inc.

Mr. Speaker, distinguished colleagues, please join in paying tribute to Lee Alpert. We are grateful for the tireless service he has given to his community and the many ways he exemplifies good citizenship. We congratulate him on the well deserved honor he is about to receive.

HONORING DR. IRVING SMILER  
FOR HIS FIFTY YEARS OF SERVICE  
TO THE FRANKFORD COMMUNITY

**HON. ROBERT A. BORSKI**

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, March 9, 2000*

Mr. BORSKI. Mr. Speaker, I rise today to honor Dr. Irving Smiler for his fifty years of service to the Frankford Community.

During the post World War II era, Dr. Irving Smiler rose to reclaim one's sense of nationalism for the American ideals of life, liberty, and the pursuit of happiness. Dr. Smiler devoted his entire life for the betterment of others. Dr. Smiler, a native Philadelphian, located his pursuit in the Frankford Community and for the past fifty years toiled to create a community worth noting. I am honored to know an individual of such character, voice, and determination.

Dr. Smiler advanced the meaning of an honest life by devoting his mindset to the study of Podiatry. After completely his undergraduate work at Temple University College of Podiatric Medicine in 1948, he felt the true testament of the "American Dream" by struggling to locate a place of business to put that education into action. Finally, he located Frankford and Pratt where he went into business with a young optometrist. Together they formed a practice and a lasting friendship in the heart of Frankford.

To further advance his practice and knowledge base, Dr. Smiler gained more autonomy and liberty by acquiring a Doctorate of Podiatric Medicine in the late 1960's. Skillfully juggling his responsibilities to his beloved wife and three children, he managed to publish several medical journals and a book entitled, *Geriatric Foot Care: An Aging Challenge*. These publications served solely as a foundation for Dr. Smiler's devotion and dedication to the education of others which was apparent through his numerous lectures to the Frankford Hospital Community.

The pursuit of happiness in the eyes of Dr. Smiler based upon his curriculum vitae and his professional development was twofold, first to the study of Podiatry and secondly to the betterment of the community. Dr. Smiler is a solid witness and steward of the American ideals of life, liberty, and the pursuit of happiness.

Mr. Speaker, Dr. Irving Smiler should be commended for his tireless pursuit to support the development of the Frankford Community from its post World War II conception to even beyond the new millennium. I congratulate and highly revere Dr. Smiler upon this most glorious occasion on his fifty years of service and I offer him my best wishes in the coming years.

**LUTHER MASINGILL**

**HON. ZACH WAMP**

OF TENNESSEE

IN THE HOUSE OF REPRESENTATIVES

*Thursday, March 9, 2000*

Mr. WAMP. Mr. Speaker, I rise today to honor a citizen who has contributed as much as anyone in the Third District of Tennessee to the wonderful quality of life that all of us